## UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS

In re:	)	Case No. 08-06794
RODRIGUEZ, TERESA J.,	) ) ) )	
Debtor(s)	)	
		NAL REPORT AND ND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that <u>RICHARD M. FOGEL</u>, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in

the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street, 7th Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved prior to the Final Report must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at **10:30 a.m. on August 30, 2012 in Courtroom 682**, United States Courthouse, 219 S. Dearborn Street, Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of this Court.

Date: _July 23, 2012	By: _/s/ Richard M. Fogel
	Trustee

RICHARD F. FOGEL
321 N. CLARK STREET
SUITE 800
CHICAGO, IL 60654
312-276-1334
rfogel@shawgussis.com
UST Form 101-7-NFR (9/1/2009)

# Case 08-06794 Doc 55 Filed 07/24/12 Entered 07/27/12 00:01:10 Desc Imaged Certificate of Notice Page 2 of 8

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: RODRIGUEZ, TERESA J.	§ Case No. 08-06794
	§
	§
Debtor(s)	§

## SUMMARY OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION

Balance on hand:

\$ 76,807.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	
		None		

Total to be paid to secured creditors: \$\,\ 0.00\$

Remaining balance: \$\,\ 76,807.00\$

#### Applications for chapter 7 fees and administrative expenses have been filed as follows:

11			
Reason/Applicant	Total Requested	Interim Payments to Date	•
Trustee, Fees - RICHARD M. FOGEL	6,573.07	0.00	6,573.07
Trustee, Expenses - RICHARD M. FOGEL	2.40	0.00	2.40
Accountant for Trustee, Fees - POPOWCER KATTEN, LTD.	966.00	0.00	966.00

1 The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

# Case 08-06794 Doc 55 Filed 07/24/12 Entered 07/27/12 00:01:10 Desc Imaged Certificate of Notice Page 3 of 8

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested Inte	rim Payments to Date	Proposed Payment
1	Vone		
Total to be paid for prior chapter administrative expenses:		ises: \$	0.00
Remaining halance:		\$	69 265 53

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	•
		None	,	
		Total to be paid for priority c	laims: \$	0.00
		Remaining balance:	S	69 265 53

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 55,695.42 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	•
1	Capital Recovery One	5,919.92	0.00	5,919.92
2	Capital Recovery II	1,591.94	0.00	1,591.94
3	PYOD LLC, as assignee of Citibank	8,765.77	0.00	8,765.77
4	Discover Bank/DFS Services LLC	11,994.64	0.00	11,994.64
6	Target National Bank	7,841.81	0.00	7,841.81
7A	Chase Bank USA	1,639.12	0.00	1,639.12
8	HSBC Bank Nevada, N.A.(Bon Ton) c/o eCAST	3,526.53	0.00	3,526.53
9	HSBC Bank Nevada NA/Office Max c/o eCAST	894.26	0.00	894.26
10	PYOD LLC as assignee of Citibank	985.64	0.00	985.64

Case 08-06/94	Doc 55 Filed 07/24/12	Entered 07/27/12	00:01:10	Desc Imaged
	Certificate of N	otice Page 4 of 8		
11 eCAST Set	ttlement Corporation assignee o	12,535.79	0.00	12,535.79
	Total to be paid for timely ge	neral unsecured claims:	\$	55,695.42
	Remaining balance:		\$	13.570.11

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount Ir of Claim	nterim Payments to Date	•
		None		
Total to be paid for tardy general unsecured claims:		: <b>\$</b>	0.00	
Remaining balance:		\$	13,570.11	

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount Int of Claim	erim Payments to Date	Proposed Payment
		None		
		Total to be paid for subordinated	claims: \$	0.00
Remaining balance: \$		13,570.11		

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 1.4% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$3,192.95. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$10,377.16.

# Case 08-06794 Doc 55 Filed 07/24/12 Entered 07/27/12 00:01:10 Desc Imaged Certificate of Notice Page 5 of 8

Prepared By:	/s/RICHARD M. FOGEL
	Trustee

RICHARD M. FOGEL 321 N. CLARK STREET SUITE 800 CHICAGO, IL 60654 (312) 276-1334 rfogel@shawgussis.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

## Case 08-06794 Doc 55 Filed 07/24/12 Entered 07/27/12 00:01:10 Desc Imaged

Certificate of Notice Page 6 of 8 United States Bankruptcy Court Northern District of Illinois

In re: Teresa J Rodriguez Debtor Case No. 08-06794-JBS Chapter 7

#### **CERTIFICATE OF NOTICE**

District/off: 0752-1 User: rmarola Page 1 of 3 Date Rcvd: Jul 24, 2012 Form ID: pdf006 Total Noticed: 33

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 26, 2012.
db
                +Teresa J Rodriguez, 8641 S Kostner, Chicago, IL 60652-3542
                American Servicing Company, P.O. Box 1820, Newark, NJ. 07101-1820
+B.P. Amoco Visa, P.O. Box 15325, Wilmington, DE 19850-5325
12069641
12069642
                +Beneficial Finance, P.O. Box 17574, Baltimore, MD 21297-1574
CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145
12069643
                CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145
+Capital One Auto Finance, PO Box 201347, Arlington, TX 76006-1347
Carson Pirie Scott & Co., Retail Services, P.O. Box 17264, 2129
14361705
12217079
12069645
                                                                                                 21297-1264
12069646
                 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
               Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145

+Chase Home Equity Loan Servicing, P.O. Box 24714, Columbus, OH 43224-0714

Citibank Loan, P.O. Box 5870Grand Central Station, New York, NY. 10163-5870

Crate & Barrel, P.O. Box 659705, San Antonio, TX. 78265-9705

+HSBC Bank Nevada NA/Office Max, eCAST Settlement Corp, c/o Bass & Associates PC,

3936 E Ft Lowell Rd Suite 200, Tucson AZ 85712-1083

+HSBC Bank Nevada, N.A.(Bon Ton), eCAST Settlement Corporation, c/o Bass & Associates, P.C.,
12069647
12069648
12069649
12361466
12326204
                  3936 E. Ft. Lowell Rd., Suite 200,
                                                              Tucson, AZ 85712-1083
                +HSBC Nevada NA, C/o Blatt Hasenmiller & Liebsker & Moore, Chicago, IL 60606-4440
12069652
                                                                                             125 S. Wacket Dr. Ste 400,
                +Home Depot Credit Services, P.O. Box 689100, Des Mo
+Macy's, P.O. Box 689195, Des Moines, IA 50368-9195
12069651
                                                                              Des Moines, IA 50368
12069655
                 Office Max, P.O. Box 17602, Baltimore, MD. 21297-1602
Revenue Production Management, P.O. Box673775, Detroit, MI.48267-3775
12069656
12069657
                 Sears Credit Cards, P.O. Box 183081, Columbus, OH. 43218-3081
Shell Credit Cards, P.O. Box 689151, Des Moines, IA 50368-9151
12069659
12069660
                 eCAST Settlement Corporation assignee of, Household Finance Corporation Beneficial, POB 35480,
12420266
                  Newark NJ 07193-5480
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
12247334
                +E-mail/Text: bncmail@w-legal.com Jul 25 2012 06:21:53 CHASE BANK USA,
                  C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
                +E-mail/PDF: rmscedi@recoverycorp.com Jul 25 2012 08:20:55
12656998
                                                                                             Capital Recovery II,
                  25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
                +E-mail/PDF: rmscedi@recoverycorp.com Jul 25 2012 06:28:29
12579372
                                                                                              Capital Recovery One,
                 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
E-mail/PDF: mrdiscen@discoverfinancial.com 2012 5 2012 07:08:00
12207185
                  Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
                +E-mail/PDF: mrdiscen@discoverfinancial.com Jul 25 2012 07:08:00
12069650
                                                                                                     Discover Card,
                  P.O. Box 30953, Salt Lake City, UT 84130
                 E-mail/PDF: gecsedi@recoverycorp.com Jul 25 2012 08:20:55
12069653
                                                                                             J.C. Penney,
                                                                                                                P.O. Box 960001,
                  Orlando, FL. 32896-0001
12206401
                 E-mail/Text: resurgentbknotifications@resurgent.com Jul 25 2012 05:06:25
                  PYOD LLC its successors and assigns as assignee of, Citibank, Resurgent Capital Services,
                  PO Box 10587, Greenville, SC 29603-0587
                 E-mail/PDF: rmscedi@recoverycorp.com Jul 25 2012 06:28:30
12579373
                  Recovery Management Systems Corporation,
                                                                      25 S.E. 2nd Avenue, Suite 1120,
                  Miami, FL 33131-1605
12199246
                +E-mail/PDF: rmscedi@recoverycorp.com Jul 25 2012 06:28:30
                  Recovery Management Systems Corporation, For GE Money Bank, dba SAM'S CLUB,
                   25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
12199178
                +E-mail/PDF: rmscedi@recoverycorp.com Jul 25 2012 06:28:29
                                                                        For GE Money Bank, dba JCPENNEY CREDIT SERVICES,
                  Recovery Management Systems Corporation,
                   25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
12069658
                 E-mail/PDF: gecsedi@recoverycorp.com Jul 25 2012 08:20:54
                                                                                              Sam's Club, P.O. Box 530942,
                  Atlanta, GA. 30353-0942
                +E-mail/Text: bncmail@w-legal.com Jul 25 2012 06:21:53
                                                                                        TARGET NATIONAL BANK
12224362
                  C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
                                                                                                                  TOTAL: 12
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 John P Madden, O'Malley & Madden PC
atv
12069661
               ##Target National Bank, P.O. Box 59317, Minneapolis, MN. 55459-0317
```

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

# Case 08-06794 Doc 55 Filed 07/24/12 Entered 07/27/12 00:01:10 Desc Imaged Certificate of Notice Page 7 of 8

District/off: 0752-1 User: rmarola Page 2 of 3 Date Rcvd: Jul 24, 2012 Form ID: pdf006 Total Noticed: 33

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2012 Signa

Joseph Spections

# 

District/off: 0752-1 User: rmarola Page 3 of 3 Date Rcvd: Jul 24, 2012

Form ID: pdf006 Total Noticed: 33

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2012 at the address(es) listed below:

Martin Y Joseph on behalf of Debtor Teresa Rodriguez MartinYJoseph@aol.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Richard M Fogel rfogel@shawgussis.com, IL72@ecfcbis.com

TOTAL: 3